

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–21521–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles Lowe  
29 Old Schoolhouse Road  
Asbury, NJ 08802

Social Security No.:

xxx–xx–5879

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 1/16/20.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: January 16, 2020

JAN: bwj

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Charles Lowe  
DebtorCase No. 19-21521-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db +Charles Lowe, 29 Old Schoolhouse Road, Asbury, NJ 08802-1206  
 518292268 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 518292273 +New Jersey attorney General, Div. of Law, Hughes Justice Complex, 25 Market St., Box 112, Trenton, NJ 08611-2148  
 518424114 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695)  
 518292275 State of New Jersey, Div of Taxation, Compliance Enforcement-Bankruptcy Unit, 50 Barack St., 9th Floor, PO BOX 245, Trenton, NJ 08695-0628  
 518292278 +US Attorney of NJ, 970 Broad Street, 7TH FL., Newark, NJ 07102-2527  
 518292277 +US attorney General, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2020 23:45:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 16 2020 23:45:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: BANKAMER2.COM Jan 17 2020 04:18:00 BANK OF AMERICA N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 518292262 E-mail/Text: ebn@americollect.com Jan 16 2020 23:46:02 Americollect, Po Box 1566, Manitowoc, WI 54221  
 518320435 EDI: BECKLEE.COM Jan 17 2020 04:18:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518292263 +EDI: AMEREXPR.COM Jan 17 2020 04:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518292264 EDI: BANKAMER.COM Jan 17 2020 04:18:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998  
 518292265 EDI: BANKAMER.COM Jan 17 2020 04:18:00 Bank of America, 4161 Piedmont Parkway, Mail Stop NC4-105-01-40, Greensboro, NC 27410  
 518398123 EDI: BANKAMER.COM Jan 17 2020 04:18:00 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 518292266 +EDI: CAPITALONE.COM Jan 17 2020 04:18:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518317561 +EDI: AIS.COM Jan 17 2020 04:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518317562 +EDI: AIS.COM Jan 17 2020 04:18:00 Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518292267 +EDI: CAPITALONE.COM Jan 17 2020 04:18:00 Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518397085 EDI: BL-BECKET.COM Jan 17 2020 04:18:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518295863 +E-mail/Text: bankruptcy@cavps.com Jan 16 2020 23:46:11 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 518292269 +EDI: CITICORP.COM Jan 17 2020 04:18:00 Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077  
 518292270 EDI: DISCOVER.COM Jan 17 2020 04:18:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 518301189 EDI: DISCOVER.COM Jan 17 2020 04:18:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 518292271 +EDI: IRS.COM Jan 17 2020 04:18:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 518292272 +E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 23:45:09 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 518579402 E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 23:51:50 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  
 518579403 E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 23:51:05 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  
 518401268 EDI: PRA.COM Jan 17 2020 04:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541  
 518411232 E-mail/Text: ebn@americollect.com Jan 16 2020 23:46:01 Progressive Physician Associates, c/o Americollect Inc., P.O. Box 1566, Manitowoc, WI 54221-1566  
 518292274 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 16 2020 23:46:15 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906  
 518316918 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 16 2020 23:46:15 Quicken Loans, Inc., 635 Woodward Avenue, Detroit MI 48226-3408  
 518322038 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518415611 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518292276 +E-mail/Text: bankruptcydepartment@tsico.com Jan 16 2020 23:46:29 Transworld Sys Inc/33, Attn: Compliance Dept, Po Box 15630, Wilmington, DE 19850-5630

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 40

Date Rcvd: Jan 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518292279	EDI: WFFC.COM Jan 17 2020 04:18:00	Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518397079	EDI: WFFC.COM Jan 17 2020 04:18:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518385245	EDI: WFFC.COM Jan 17 2020 04:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518292280	+EDI: WFFC.COM Jan 17 2020 04:18:00	Wf/preferr, Attn: Bankruptcy Department, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert Davidow on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com  
Stephen M. Zullo on behalf of Debtor Charles Lowe szullo@simonattorneys.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6